

Pensions Services Office, Sligo

WIDOW(ER)'S PENSIONS

# newsletter

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F O R P E N S I O N E R S



The Department of Social , Community and Family Affairs





# Foreword

by the Minister for Social,  
Community and Family Affairs



As we head towards the new Millennium, the UN International Year of Older Persons is an important milestone in celebrating the contribution that older people have made to society in general. The Government in its Action Programme for the new Millennium recognised the tangible contribution and sacrifices made by older people in building the strong and vibrant economy that we have in Ireland today and also the equally important contribution made by older people in the community in passing on those values which give us such a stable and caring society in this country.

The principles of the UN Year, based on independence, participation, care, self-fulfilment and dignity, are fully in accordance with this Government's programme of improvements in the social welfare code for older people. Within my Department, the Pension Services Office (PSO) is the operational hub of our services and schemes for older people. The PSO celebrates its 10th year of operation this year. It is entirely appropriate that the office now publishes this newsletter as our contribution to our customers and to commemorate the Year. The principal purpose of the newsletter is to highlight and actively promote the main social welfare and other entitlements which are available to the Department's pensioners.

Of course, as people's lifespan increases, the opportunity - even the obligation - arises to continually challenge attitudes towards ageing. Our older people are a resource by virtue of their vast reservoir of skills and experience.

The purpose of this newsletter is to enable, facilitate and support our customers in identifying their social welfare entitlements. One is reminded of the old adage "information is power". Rights and entitlements, which can only serve to improve the quality of life, cannot be articulated until awareness is born and encouraged.

The right to know and make an informed judgement is crucial in underpinning our fundamental civic and social rights. However, information must not only be available but properly targeted and imparted, through a range of channels and in a fashion that emphasises parity, equality of access, self-determination and dignity.

I, therefore, welcome this newsletter as a further advance in our continuing partnership with you - our customer. As we respond and adapt to your changing needs, our relationship with you cannot but improve.

I hope that you will find this newsletter useful and informative.

A handwritten signature in black ink, appearing to read 'Dermot Ahern', with a large, stylized initial 'D'.

Dermot Ahern

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*This newsletter is a guide only and does not purport to be a legal interpretation.*





## Introduction

The United Nations has designated 1999 as the International Year of Older Persons in recognition of one of the great achievements of this century, namely the adding of 20 years to the average life. The overall objective of the Year is to promote and implement the United Nations' Principles for Older Persons. These Principles promote the basic rights of older persons, based on independence, participation, care, self-fulfilment and dignity.

**As part of this Department's contribution to the International Year of Older Persons, this newsletter is being issued to all social welfare pensioners. We hope that you find it interesting, informative and enjoyable. Its main aim is to provide you with as much information as possible concerning your social welfare entitlements.**



## The Pension Services Office

Your pension is paid by the Department's **Pension Services Office** which is situated at College Road, Sligo. This office opened for business in mid-1989 after the work of many of the Department's long-term social welfare schemes was decentralised from Dublin to Sligo. Over the years, the schemes administered by the Office have expanded considerably and a number of new schemes have been added to its existing workload. As a result, there are currently 420 staff working here in Sligo. Many of these are from Sligo and the surrounding areas. The photographs featured in this newsletter are of the Pension Services Office and some of its staff.



'Our staff are here to ensure that you get your full social welfare entitlements'

The office administers a total of 27 social welfare schemes on a nation-wide basis. These include Old Age Contributory and Non-Contributory Pensions, Retirement Pension, Widow(er)'s Contributory and Non-Contributory Pensions, One-Parent Family Payment, and the Free Schemes (e.g. Free Travel, Free Electricity Allowance, Free Natural Gas Allowance, Free Television Licence and Free Telephone Rental Allowance). There are 457,000 customers in receipt of payments from this Office, including 118,000 Widows and Widowers. Over 4,000 new claims for benefits and pensions are processed each week (i.e. over 208,000 per year).

## Your pension payment

Your pension is made up of a personal rate for yourself. You may also receive additional payments e.g. an increase in respect of a child dependant, a Living Alone Allowance if you are over 66 and living entirely alone, and/or a Fuel Allowance. Also on reaching age 80 most pensions are increased automatically by £5 per week.

**Note:** On reaching your 65/66 birthday if you have paid PRSI during your working life you may be entitled to a Retirement or Old Age Contributory Pension and you should apply for this pension as it may be payable at a higher rate than your current pension. For further information please contact this office at 01 704 3351 or 071 48351.

## Dependent Child Allowance

If you have child(ren) who are residing with you and who are financially dependent on you, you may claim Dependent Child Allowance as part of your pension. This is payable at the rate of £17.00 per week in respect of each child under age 18 for contributory pensioners and £15.20 for non-contributory pensioners. The allowance is also payable if the child is aged between 18 and 22 and s/he is in full-time education. In the latter case, we need certification of attendance from the school or college. Where a child reaches 22 during the academic year payment can continue to the end of the academic year.

## This year's budgetary changes: how they affect you

The Minister for Social, Community and Family Affairs introduced a number of measures in this year's Budget which will be of interest to you. For example, Social Welfare pensioners aged over 66 receiving the maximum rate of payment got an increase of £6 per week, with



proportionate increases for pensioners on reduced rates. These rates are set out in more detail below;

**Widow(er)'s Contributory Pension Rates**

<b>Yearly average insurance contributions</b>	<b>Under Age 66</b>	<b>Age 66 or over</b>
48 or over	£77.10	£82.10
36 - 47	£76.00	£80.80
24 - 35	£73.80	£78.50

**Note:** A yearly average of 39 weeks PRSI paid or credited over the 3 or 5 tax years prior to the date of widowhood will secure a maximum personal rate pension.

There was no change in the Dependent Child Allowance rates, which remain at £17.00 for contributory pensioners and £15.20 for non-contributory pensioners.

**Widow(er)'s Non-Contributory Pension Rates**

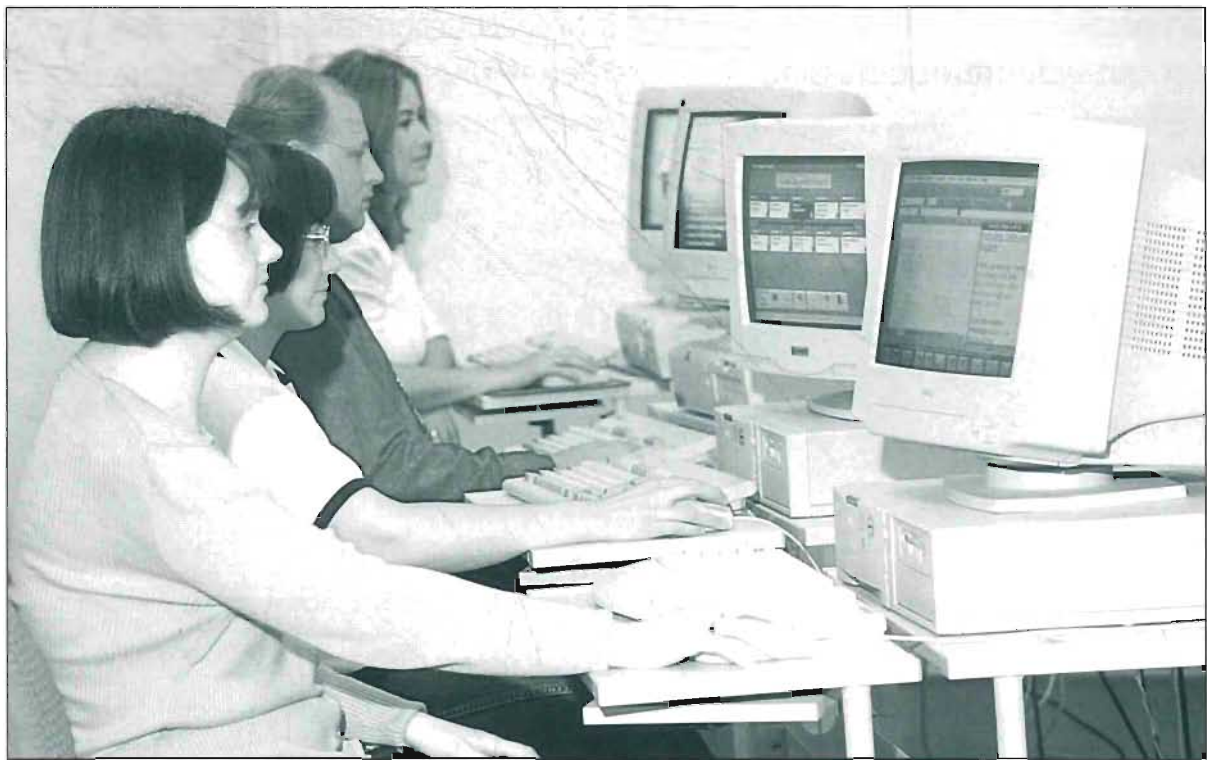
The rates of pension for Widow(er)'s Non-Contributory Pension are contained at Appendix 3 at the back of this Newsletter.

**Payment Methods**

You have the option of receiving your pension in either one of two ways; by means of a pension book or by Electronic Fund Transfer (EFT).

Most of you are being paid by means of a pension book which you cash each week at your local post office. However, we are finding that many of you are opting to be paid by EFT. This is a method whereby your pension is paid by the Department directly into your bank, building society or post office savings account every four weeks in arrears. This payment method has a number of advantages: - the pension is lodged promptly to your financial account and there is no need for you to visit the post office each week to obtain payment.

**If you are interested in knowing more about having your pension paid by EFT, please contact us at 01 7043385 or 071 48385.**



'Information Technology helps us to provide you with a better service'

## Payment Abroad

A Widow(er)'s Contributory Pension **is payable** outside the State. You must however notify this Department of your intended date of departure and your new address. Payment for pensioners living abroad is generally made by EFT into an account in Ireland or into an account in the country of residence in the currency of that country.

A Widow(er)'s Non-Contributory Pension **is not payable** to a person who is absent from the State and any such absence must be notified to the Department. However for short absences e.g. on a holiday, payment of pension will continue to be made.

## EU Regulations

Widow(er)'s Contributory Pension is one of the pension scheme types covered by European Union Regulations on Social Security. The purpose of these Regulations is to protect the social security rights of workers. In effect this means that any periods spent working in another EU country may entitle a worker to a pension or benefit from that country. Where insufficient contributions have been paid to qualify under national regulations a person may qualify for a proportionate payment called a pro-rata pension. If you, or your late husband or wife, spent time working in

another EU country and are not currently getting a pension from that country you may be missing out on an entitlement. A full or pro-rata pension may be payable in addition to your Widow(er)'s Contributory Pension.

**For further information you can contact us at 071 48350 or 01 7043350.**

## **Bilateral Agreements**

**Ireland currently has special social security agreements with the following countries:**

Austria	see information leaflet SW 79
Canada	see information leaflet SW 84
Australia	see information leaflet SW 87
The United States of America	see information leaflet SW 91
New Zealand	see information leaflet SW 95
Québec	see information leaflet SW 96
Switzerland	see information leaflet SW 97

These Agreements protect the pension rights of Irish people who go to work in these countries and they protect workers from those countries who work in Ireland. They allow for periods of Irish social insurance and, where provided for, periods of residence and/or contributions which are completed in a second country to be taken into account when determining social security entitlements.

It is possible for a person to qualify for a pension payment from both Ireland and one/all of these countries at the same time.

**For further information about these agreements you can contact us at 071 48350 or 01 7043350.**

## The euro

The euro is the new single currency for eleven Member States of the European Union, including Ireland. It came into being on 1 January 1999, when these Member States formed an Economic and Monetary Union (EMU) and permanently locked the exchange rates of their currencies against the euro. **In Ireland, 1 euro is equal to £0.787564; that is, just under 79 pence.**



Since 1 January 1999, the euro can be used for cashless transactions (e.g. cheques); however, euro notes and coins will not come into circulation until 2002. The key date for you to remember is 1 January 2002; up to that date your social welfare pension will continue to be paid in Irish pounds, but after that date it will be paid in euro.



Your pension will automatically be paid in euro from 1 January 2002 onwards, when euro notes and coins come into circulation. Cheques and other types of payments issued up to 31 December 2001 will be in Irish pounds, but after that date will be in euro.

The Department has started to show the euro equivalent of benefits, pensions and allowances in its information leaflets. During the year 2001, everyone getting a Social Welfare payment will be informed of the actual amount of his/her payment in euro from 1 January 2002.



## Late Claim Arrears Payments for Contributory Pensioners

Were you late in applying for pension i.e. did you apply more than 3 or 6 months after the death of your late husband or wife? If so, you may be due further arrears of pension as you may only have been paid arrears for the 3 or 6 month period prior to the date we received your claim. If this is the case, you will be pleased to know that you may be entitled to additional pension arrears now.

If you applied late for pension **before January 1997**, you are now automatically entitled to arrears of pension for up to 6 months prior to the date we received your claim - provided up to 6 months has elapsed since the date of widowhood. In addition, if you applied more than six months late we will further backdate your pension by a number of extra weeks, using a special formula.

We have already identified many of you from our own records that were late in applying for pension and we have paid the extra arrears to you. We will continue to identify people with this entitlement over the coming months. However, if you applied late for pension and have not heard from us so far, please contact us and let us know. We would be pleased to pay whatever extra arrears are due to you now.

If you applied late for pension **on or after 1 January 1997**, you are entitled to arrears of pension for up to 12 months before we received your claim - provided up to 12 months have elapsed since the date of widowhood. In addition if you applied more than 12 months late we will further backdate your pension by a number of extra weeks. These payments are being made automatically.



A view of a small part of our file storage area where we hold over 360,000 pension files

However, regardless of when you applied late for pension or the amount of partial arrears you received to date, we are prepared to consider further backdating your pension, even back to the date of widowhood, in certain exceptional circumstances i.e. if your delay in applying for pension was due to;

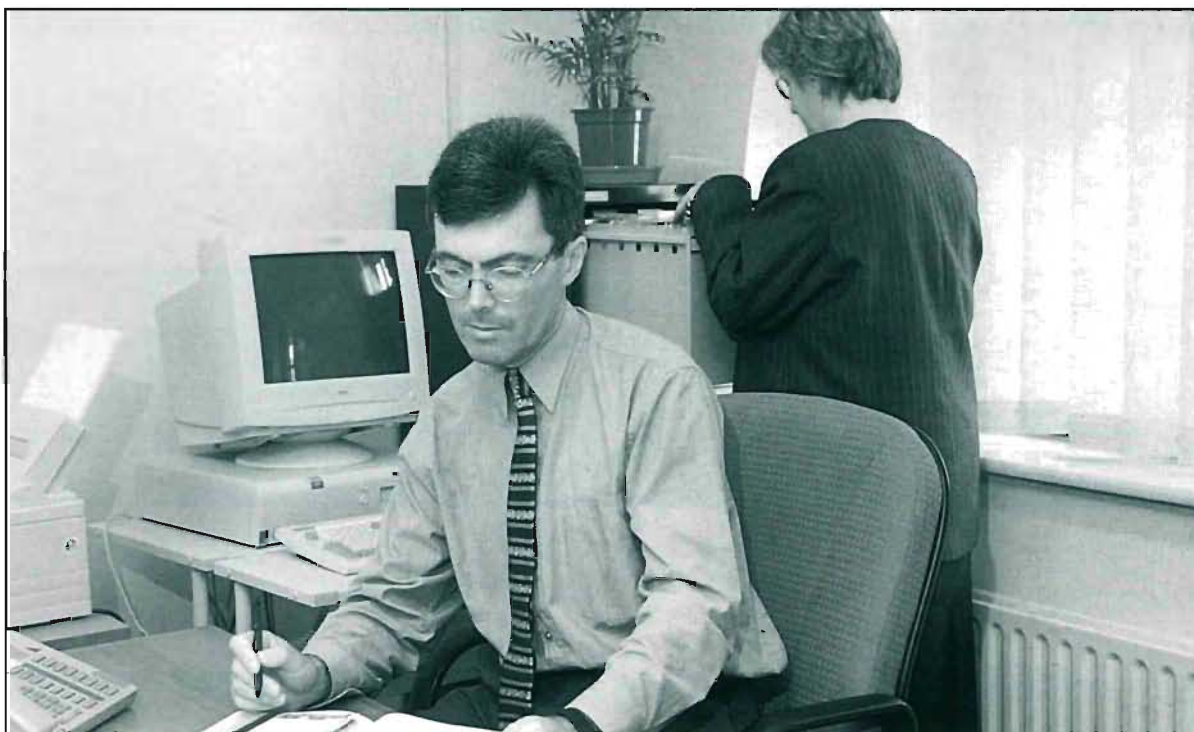
- wrong information given to you by the Department (e.g. advised by a Departmental official that you would not be entitled to pension)
- incapacity on your part (e.g. ill health prevented you from claiming)
- force majeure (act of God).

We will also consider backdating your pension entitlement if you are currently suffering from financial hardship. If you think you have entitlement to arrears of pension under the above provisions, please write to us outlining the reason for your late claim.

If you are in receipt of a **Widow(er)'s Non-Contributory Pension** and were late in applying for pension you may also seek to have your case considered for backdating of pension payment if the delay in claiming arose due to any of these reasons i.e. incorrect information, incapacity, force majeure or on the grounds of financial hardship. However you would be required to show that you satisfied the qualifying conditions for receipt of pension, including the means test, throughout the period of any backdating of pension payment being sought.

## Compensation

For many years, the Department has operated a compensation scheme to restore the purchasing power of backdated payments, where the delay in paying pension arrears was due to an error on our part. We calculate this compensation by reference to movements in the Consumer Price Index.



Our staff are trained and highly skilled

## Widow(er)'s Non Contributory Pensioners

A Widow(er)'s Non Contributory Pension is a means tested payment, payable to widowed persons who do not qualify for a Contributory Widows Pension and satisfy the qualifying conditions, including a means test, as follow:

### THE MEANS TEST

#### Items Counted as Means

Your means are any income you have or property ( except your own home) or an asset which could bring in money or provide you with an income. The main items which count as means are:

- cash income i.e. earnings from employment or self employment (including income from farming) or another pension (including social security pensions from another country), etc.
- the value of any property (including land) you have, but not your own home
- the value of any investments and capital you may have.

## How Investments, property and capital are assessed

The actual income from investments and money held is not taken as your means. Instead the investment items are added together and a formula is used to work out your means:

### Formula

- First £2,000 is ignored
- 7.5% of the next £20,000 is calculated
- 15% of the balance is calculated

This gives a yearly value which is divided by 52 to give the weekly means assessable.

Appendix 4 is a chart which indicates the effect an amount of capital may have on your rate of pension.

### What items do not count as means.

Briefly the following are some of the items which do not count as means:

- your own home
- any payment from this Department
- if otherwise, you would be living alone, you decide to rent a room in your house, the rental income of the room is not assessable for pension purposes. You should however notify the Department that you wish to avail of this exemption.

### Exemption of income from the sale of a pensioner's residence.

If you, a pensioner over 66 consider that the accommodation you are living in no longer suits you or that you can no longer maintain it, you can sell your house for up to £75,000 and either:

- buy alternative accommodation
- rent alternative accommodation, or
- move into a nursing home which is registered under the 1990 Health (Nursing Homes) Act

without affecting your pension. You must notify the Department that you wish to avail of this exemption.



## Reviews

As your pension is a means tested payment, the Department may from time to time review the rate of your payment. As a result of this review your pension may either remain unchanged, be increased or be reduced. This review can be carried out either by requesting you to supply certain information to the office in Sligo or by a Social Welfare Inspector calling to your home address.

Persons in receipt of any means tested payment, including Widow(er)'s Non-Contributory Pension, from the Department are required to notify the Department of increases in their means. Failure to do so may result in an overpayment of pension which may be recoverable.

**Where a Social Welfare Inspector calls to your home s/he will always have an official identification card called a Certificate of Appointment which contains a photograph of the Inspector. In order to satisfy yourself as to the identity of the Inspector you should ask to see this identification card.**

If you are not in receipt of the maximum rate of payment and feel that you may be entitled to an increase in pension you should apply to have your means reviewed. As in the case of Departmental reviews this may involve a questionnaire issuing to you requesting certain information regarding your means or an Inspector calling to your home.

## **There are various Free Schemes administered by the Department.**

These comprise Free Travel, Free Electricity Allowance, Free Natural Gas Allowance, Free Bottled Gas Refill Allowance, Free Television Licence and Free Telephone Rental Allowance. Let us tell you something about each of these benefits:

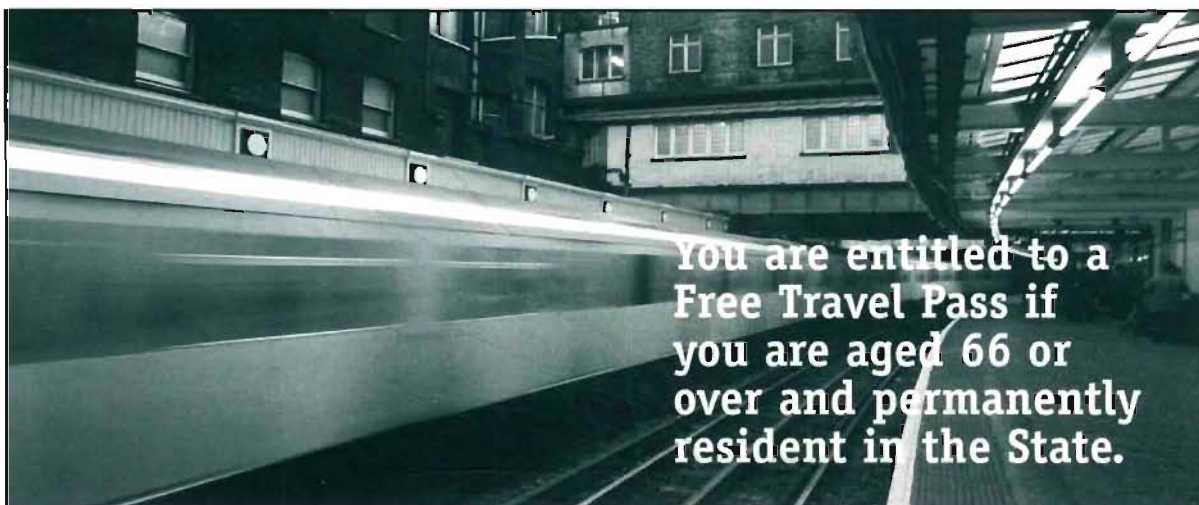
## Free Travel

You are entitled to a Free Travel Pass if you are aged 66 or over and permanently resident in the State. If you are under age 66 and permanently resident in the State, you may qualify for a Pass if

- you are getting a Social Security Invalidity Pension/Benefit for at least 12 months from a foreign country (contact us for details of the type of foreign pensions/benefits which qualify)
- you live in Health Board approved residential care and you were previously getting either Disability Allowance (from this Department) or Disabled Person's Maintenance Allowance (from a Health Board)
- you are a widow(er) aged 65 and your late spouse held a Free Travel Pass and prior to his/her death you lived together on a permanent basis. In this case, you must be getting a Widow(er)'s Contributory or Non-Contributory Pension from the PSO or a Social Security Pension/Benefit from a foreign country (contact us for details of the foreign pensions/benefits which qualify)
- You are blind or severely visually impaired.

## Who can accompany you free of charge?

You may qualify for a **Companion Free Travel Pass**. This is a special type of Pass which entitles you and any one other person aged 16 or over to travel free of charge with you. You may qualify for this type of travel pass if you are unable to travel unaccompanied for medical reasons. For more details, please contact us.



## What are your Free Travel entitlements?

Your Free Travel Pass entitles you to travel free on the road and rail services of the CIE group of companies (Bus Átha Cliath, Iarnród Éireann and Bus Éireann) and also on the transport services provided by another 54 private bus operators and 16 private ferry operators throughout the country. Most pass-holders may travel on the Aer Arann airline service between Co Galway and the Aran Islands, at a specially reduced price.

Service	Times when Free Travel is NOT available
<b>Bus Átha Cliath</b> (Dublin Bus)	Monday to Friday inclusive 7.00 am to 9.45 am 4.30 pm to 6.30 pm
<b>Bus Éireann</b> (provincial City services in Cork and Limerick Cities)	Monday to Friday inclusive 7.00 am to 9.45 am 4.30 pm to 6.30pm
<b>Bus Éireann</b> (Long Distance Services)	Fridays from 4.00 pm to 7.00 pm within a 20 mile radius of Dublin, Cork and Limerick

Also, free travel is not available on a number of other CIE services as follows; on excursion and special bus or rail services, on organised group journeys, on Bus Átha Cliath NITELINK and special Airport Services, on First Class or Super Class travel on any service (unless you pay the appropriate fare supplement), on services not listed in the official rail and bus time-tables of the CIE group of companies.

## Free Cross-Border Travel

You may use your travel pass to undertake cross-border journeys to Northern Ireland and vice versa. Your journey must originate in one jurisdiction and terminate in the other jurisdiction. There are particular transport operators who provide this service (e.g. Bus Éireann, Iarnród Éireann, Ulsterbus, Northern Ireland Railways as well as several private bus operators). This free cross-border travel service is also available to people aged 65 or over who reside in Northern Ireland who hold a Northern Ireland Concession Travel Pass.



## Free Electricity/Gas Allowance

As you are getting a social welfare pension, you may be eligible to receive a **Free Electricity Allowance** from the Department. Alternatively, you may be entitled to a **Free Natural Gas Allowance** or **Free Bottled Gas Refill Allowance** or **Free Electricity (Group Account) Allowance**. Only one allowance is payable per household. If you qualify for any of these allowances, you automatically qualify for a **free colour television licence** when your current licence becomes due for renewal.

If you choose to receive either the free electricity or the free natural gas allowance, it is important to ensure that the electricity or gas meter account in your home **is in your own name**. This is to enable the ESB or Bord Gáis to credit the allowance to your account.

If you are aged 75 or over and do not live in a hospital or other institution, you will qualify for whichever of these benefits you choose, regardless of who resides with you or where you live. For example, if you live in the home of your son or daughter or another person, you will qualify for the allowance provided the gas or electricity account of the residence in question **is in your own name**.



A meeting to discuss how our customer service can be further improved

If you are between 66 and 75, you must live either entirely alone or only with certain other people e.g.

- dependent child(ren) under age 18 or under age 22 if in full-time education.
- A disabled person
- Another person who would qualify for the allowance in their own right e.g. a person getting a Widow(er)'s Pension or Old Age Pension.
- A person who provides you, or another person living with you with full-time care and attention if you or that other person is disabled.

### Let's take each of the above allowances one-by-one and see what benefits they can give you:

The **Free Electricity Allowance** covers the normal standing charges on your electricity meter. It also provides you with 1,500 units of free electricity each year (i.e. 300 units in each of the three winter electricity billing periods and 200 units in each of the three Summer periods). If you do not use up your free units in a billing period, you may carry forward your unused units for use in later periods. In fact, you can accumulate and carry forward up to 600 units.

If you also have a 'Nightsaver' meter, you can choose to have your unused free units offset against the electricity usage on that meter. This offset is done by the ESB once a year - usually before the beginning of Winter.

### Free Natural Gas Allowance

If you live in Dublin, Cork, Limerick, Waterford, Kilkenny, Tipperary or Clonmel, your home may be connected to a natural gas supply. If so, you may choose to receive the Free Natural Gas Allowance instead of the electricity allowance.



If you pay for natural gas on the **Standard Rate Tariff**, the allowance covers:

- in Winter the supply charge of £22 and up to £5 of free natural gas in each two-monthly billing period and
- in Summer a credit of £18 against your overall natural gas bill in each two-monthly billing period.

Alternatively, if you pay for natural gas on the Reducing Tariff, the allowance covers:

- in Winter the normal standing charge and up to 498 kWhs in each two monthly billing period
- in Summer the normal standing charge and up to 322 kilowatt hours (hWhs) of gas in each two-monthly billing period.
- up to 967 unused kWhs of gas may be carried forward to the next billing period.

Finally, if you are paying for natural gas on any of the other **Commitment Tariffs**, the allowance in kWhs is as follows;

	Yearly Tariff	Two-Monthly Allowance in Summer	Two-Monthly Allowance in Winter	Max No. of kWhs for carry over
Double Up Discount	3,600	468	732	1406
Economy	4,395	586	879	1,758
Super Saver	5,889	791	1,172	2,373

## Free Bottled Gas Refill Allowance

If your home is not connected to an electricity/natural gas supply but you would otherwise satisfy the conditions of the Free Electricity/Natural Gas Allowance Scheme, you may qualify for a Free Bottled Gas Refill Allowance. If so, you will receive a book of vouchers covering the following periods;

For the period	You will get
January to April	5 Vouchers
May to June	2 vouchers
July to August	2 vouchers
September to December	5 vouchers

Each voucher can be exchanged for a cylinder of gas at a retail outlet of your choice. The allowance does not provide for the cost of buying or hiring empty cylinders or for the delivery of cylinders of gas.

## Free Electricity (Group Account) Allowance

You may qualify for this allowance if you are living in self-contained accommodation i.e. a flat or apartment and

- you have your own electricity slot meter or
- there are a number of separate electricity meters operating from one ESB meter, and the registered consumer of electricity is a landlord or
- there are no separate meters, but the registered consumer of electricity at your address is a landlord.

The allowance is paid by a book of monthly payable orders, which may be cashed at your local Post Office, and used to pay your electricity costs.

## Free Telephone Rental Allowance

This allowance covers the normal two-monthly rental charge on your telephone line as well as the rental on a standard telephone handset. It also covers the cost of the first 20 call units used by you in each two-monthly billing period.

The allowance may also cover the rental charge on certain additional equipment as follows;



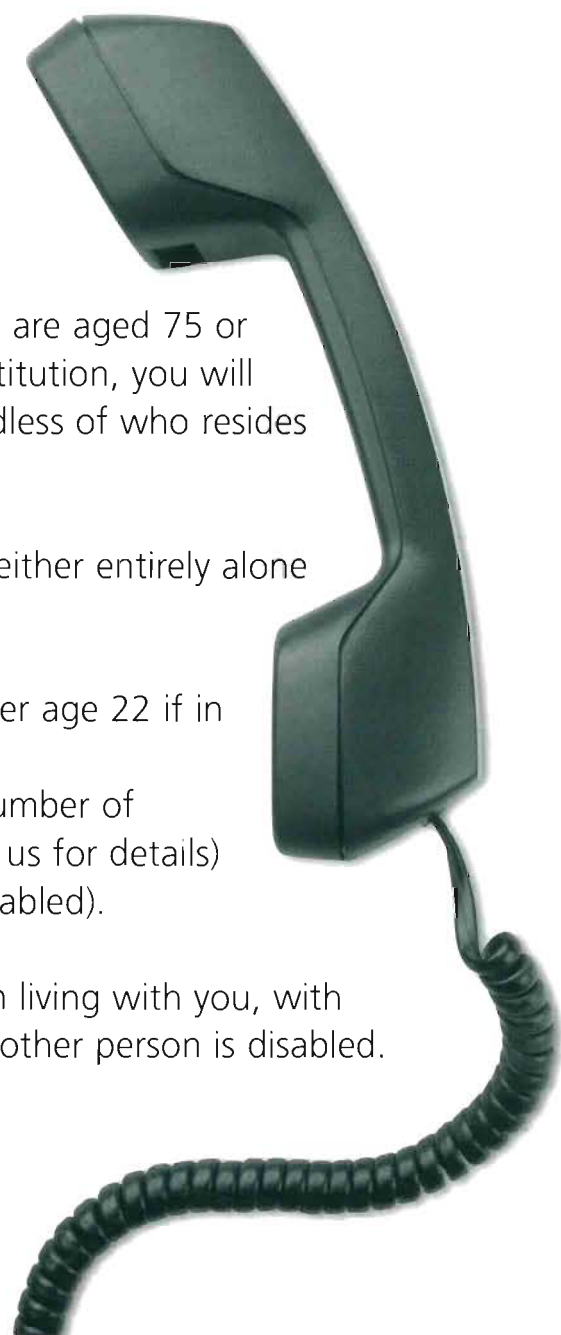
- a **second telephone socket** installed by Eircom in another part of your home. Check with Eircom re installation charges. (This is a handy night-time security measure - e.g. a telephone socket in your bedroom would allow you to unplug your telephone from its main location when going to bed, and have it at your bedside in case of an emergency).
- If you have a hearing or vision impairment, you may, if required, exchange your existing telephone for a **Clarity telephone** from Eircom. This special telephone handset has adjustable incoming speech volume, large key-pad buttons and 'phone-ringing' flashing light indicator.
- a special **wall mounted bell** for phone-ringing amplification.

The conditions for receipt of the Free Telephone Rental Allowance are somewhat similar to those for Free Electricity Allowance and its associated allowances.

The allowance may only be awarded if the telephone is registered **in your name**. If you are aged 75 or over and do not live in a hospital or other institution, you will qualify for Telephone Rental Allowance regardless of who resides with you or where you live.

If you are between 66 and 75, you must live either entirely alone or only with certain other people e.g.

- dependent child(ren) under age 18 or under age 22 if in full-time education
- another person who is getting one of a number of specified social welfare payments (contact us for details) (In this case either you or s/he must be disabled).
- Other disabled people
- A person providing you, or another person living with you, with constant care and attention if you or that other person is disabled.



## Fuel Allowance

Many of you are already getting a Fuel Allowance from the Department. In fact, our records indicate that almost 50,000 widow(er) pensioners are getting this allowance. However, for those of you who don't know what this allowance is all about, let us tell you something about it.

Essentially it is an allowance of £5 per week which is payable as part of your pension over a 26 week period each year from mid-October to mid-April. For those who live in cities and towns where there is a ban on the sale of bituminous coal (Dublin, Cork, Limerick, Wexford, Dundalk, Drogheda, Arklow), the allowance is increased to £8 per week.

To qualify for the allowance, you must satisfy a number of conditions including:

- living alone, **or**
- living only with other qualified pensioners, **and**
- satisfy a means test only if you receive a contributory pension i.e. you do not have an income of £30 per week above the maximum appropriate rate of your Widow(er)s Contributory Pension. (Savings of £22,400 is equivalent to £30 per week.)

**NOTE: The means test does not apply to Non-Contributory Widow(er)'s Pensioners**

Therefore if you are in receipt of a Widow(er)'s Contributory Pension the income threshold, from October 1999, for the receipt of Fuel Allowance is currently:

AGE	INCOME THRESHOLD
Under 66 years	£107.10 per week (including your pension)
Over 66 years	£112.10 per week (including your pension)

If your income is currently under these levels you should apply for the Free Fuel Allowance, application forms are available from your local Post Office or any Social Welfare Office.

From October 1999, entitlement to the Fuel Allowance is to be extended to people who have access to their own fuel supply provided they satisfy the other qualifying conditions of the scheme.

## Living Alone Allowance

If you live entirely alone and are aged 66 or over you should be getting a Living Alone Allowance of £6 per week as part of your pension. If you are not getting this allowance and feel that you are entitled to it, please complete an application form, available at your local post office and post it to us.

## Treatment Benefits

You may be entitled to dental and optical benefits, contact lenses and hearing aids, based upon your or your late spouse's PRSI contribution record up to the time you reached pension age.

The Dental Benefit scheme provides for free dental examination, free diagnosis and free scaling and polishing (including mild gum treatment). You must pay part of the cost of other types of treatment covered under the scheme (i.e. fillings, extractions, dentures, root canal therapy and severe gum treatment).

Under the Optical Benefit scheme you can receive a free sight test and free glasses (if you choose from a certain range of frames). If you want a frame other than the type(s) provided free of charge under the Scheme or if you want contact lenses, the Department will pay a fixed amount and you must pay the balance.



Under the Medical Appliance scheme the Department will pay up to half the cost of a hearing aid (including repairs) subject to a maximum of £250.00.

**For further details, please contact the Social Welfare Services Office,  
St. Oliver Plunkett Road, Letterkenny, Co Donegal,  
Tel 074 25566 or 01 8748444.**

## Supplementary Welfare Allowance (SWA)

This allowance provides a basic weekly allowance to eligible people who have little or no income. If you are in financial difficulty, you should contact the Community Welfare Officer at your local health centre.

You may be eligible for payment under the SWA scheme if

- you are having difficulty in paying your rent or mortgage
- you have exceptional needs such as, special dietary or heating requirements, or
- you have urgent needs, e.g. your home has been flooded.

**Full details about SWA are available from the Community Welfare Officer at your local health centre.**

## Carer's Allowance

If you are receiving full-time care and attention, the person caring for you may qualify for a Carer's Allowance. Carers who are providing care to more than one person may be entitled to an extra 50% of the maximum rate of Carer's Allowance each week.

This allowance is a means-tested payment for carers on low incomes who live with or near certain people who need constant care and attention. For more information on this allowance, please contact us.

## Bereavement Grant

A Bereavement Grant of £500 may be payable in respect of people who die on or after 2nd February 1999. The grant is a payment based on PRSI contributions which is payable on the death of certain qualified people, including deceased contributory pensioners and the qualified children of contributory pensioner.

When we are notified of the death of a pensioner or qualified child, we will issue an application form for the Bereavement Grant to the next-of-kin. Alternatively, claim forms are available from any Social Welfare Office or by contacting the Bereavement Grant Section of this Office. The deceased person's Death Certificate together with the funeral bill or



funeral bill payment receipt are needed with the claim. The Bereavement Grant is normally payable to the person responsible for the payment of the funeral bill.

## Medical Card

You may qualify for a medical card from your local Health Board, depending on the amount of your income. Your social welfare pension is assessable as means in deciding your entitlement. The weekly income guidelines for a medical card from March 1999 are set out below (Gross income less PRSI deductions):

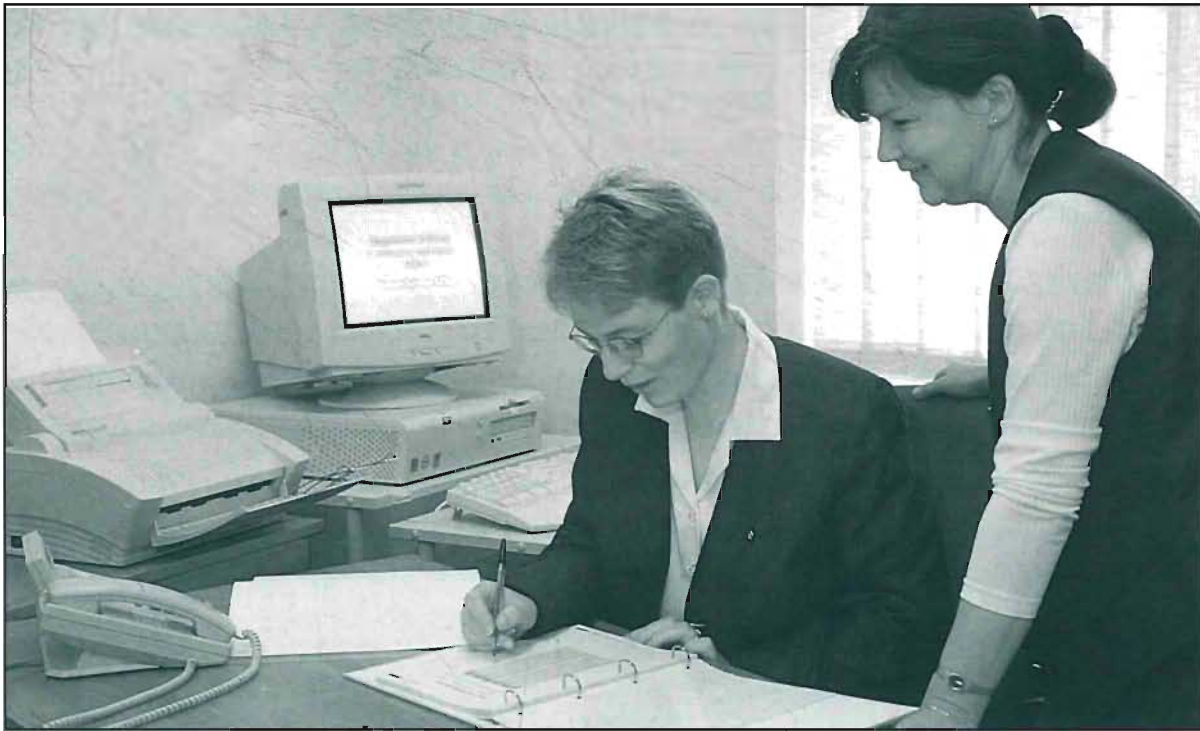
<b>Single person</b>	<b>Single person living Alone</b>	<b>Married living with family</b>	<b>couple</b>
Under age 66	£92.00	£81.50	£133.00
Age 66 - 69	£100.00	£86.50	£149.00
Age 70 - 79	£133.00	£115.00	£199.00
Age 80 or over	£140	£120	£209

The above limits may be increased in certain circumstances as follows:

Each child under age 16	£16.00
Other dependants	£17.50
House expenses e.g. rent, mortgage in excess of	£16.00
Cost of travelling to work in excess of	£14.50

If you do not satisfy these guidelines but have special needs, you may still qualify for a medical card.

**For further details, please contact your Health Board.**



Attention to detail in all aspects of our work ensures success

## Drugs Payment Scheme

This is an important new Scheme that covers families and individuals for the cost of their prescribed medication. Under the Scheme, no individual or family will have to pay more than £42 in any calendar month for approved prescribed drugs, medicines and appliances for use by that person or his/her family in that month.

Family expenditure covers the nominated adult, his/her spouse (including a person with whom s/he is living as husband or wife) and children under 18 years. Dependants over 18 years and under the age of 23 years who are in full-time education may also be included. A dependant with a physical disability or a mental handicap or illness who cannot maintain himself/herself fully, who is ordinarily resident in the family home and who does not hold a current medical card, may be included in the family expenditure under this Scheme regardless of age.



It is important to complete a registration form (available from your Health Board) immediately to ensure that you/your family can avail of the new Scheme which commenced on 1 July 1999. Return the completed form to your Health Board.

## **Scheme of Community Support for Older People**

This scheme is designed to support initiatives to improve the security and social support for vulnerable older people. Any voluntary or community-based organization working with or providing support for the elderly may apply for a grant under the Scheme. Grants are available for

- small-scale physical security equipment such as strengthening of doors and windows, window locks, door chains and locks and security lighting and
- socially-monitored alarm systems such as the pendant or button alarm system which is operated via the telephone and is worn around the wrist or neck.

The scheme is aimed at people aged 65 years or over who are

- living alone or living in households made up exclusively of older people, or of older and other people who are dependant and vulnerable
- unable to purchase or install the equipment concerned themselves.

**For further details about this scheme, please contact your Local Social Welfare Information Centre, details of these centres are supplied at the rear of this booklet.**

## **Income Tax**

Your Widow(er)'s Pension from this Department on its own will not attract a tax liability. However if your pension is in addition to another source of income, tax may become payable. If tax becomes payable it is paid on all income including your social welfare pension from this Department.

For a Widowed person aged 65 years or over the current tax exemption limit is £6,500 per year or £125 per week. Therefore if you pay tax under the PAYE system and your income is less than £125 per week you will not be liable to pay any tax in the current tax year i.e. 1999/2000.

The yearly tax exemption limits are increased by £450 for each of the first two dependent children and by £650 for each subsequent child. If your income is only a little more than the exemption limit you may still benefit by having your tax reduced. This is known as marginal relief.

Further tax allowances are available to widowed persons including extra allowances on a sliding scale in the 5 years after bereavement. Further information is available from your local Tax Office.

You may be entitled to additional income tax relief by way of tax free allowances if you

- are blind
- are caring for an incapacitated person
- pay fees to approved colleges of education
- pay service charges paid to your local authority.

You may also be entitled to relief for

- medical insurance payments (e.g. to VHI or BUPA).
- certain medical expenses which have not been (or will not be) reimbursed (e.g. by the VHI, BUPA or Regional Health Board).
- a dependant relative
- employing a carer.

**For further information, please contact your Tax Office.**

## **PRSI**

Persons in receipt of a Widow(er)'s Contributory Pension are exempt from paying the 2% Health Contribution which represents one element of the PRSI payable by employees. This exemption applies to both earnings from employment and also to occupational pensions. Therefore if you are getting an **occupational pension**, i.e. a pension from a previous employer, in addition to your social welfare pension the occupational pension is exempt from this 2% levy. If you have any query relating to whether or not this levy is being deducted from your pension you should contact the paying agency and not this Department.

**Further information on PRSI may be obtained from PRSI Information Section at 01 704 3274.**



# Change of circumstances - need to notify the Department

As a valued customer of the Department of Social, Community and Family Affairs, our aim is to provide you with an excellent service. To help us to achieve this aim, please ensure that we are notified as soon as possible of changes in circumstances which affect your pension. These include the following;

- You change address
- You wish to change the post office at which your pension is paid
- You wish to change the way in which your pension is paid (e.g. change from pension book to Electronic Fund Transfer)
- You wish to have a person nominated to cash your pension book on your behalf
- You, or any person for whom payment is included in your pension, dies, leaves the country, takes up a FÁS course or is detained in legal custody
- If in receipt of a non-contributory payment you should notify the Department of any increase or reduction in your means.
- Any person for whom payment is included in your pension ceases to live with or be supported by you, or becomes entitled to a pension, benefit or allowance in his/her own right from the Department or from a Health Board
- A dependent child aged between 18 and 22 years ceases full-time education
- You remarry or cohabit i.e. live with someone as husband and wife.



Some of our staff outside our office in Sligo

## Customer Service

If you have any complaints to make in relation to the quality of service you receive from the Department, we would like to hear from you. Please write to our Customer Service Manager, Pension Services Office, College Road, Sligo or phone 071 57187.

The Customer Service Manager will act as your representative in resolving or clarifying how your claim or query was handled. The manager would also be happy to receive any compliments should you feel the service that you got a particularly good service from us.

# Contacting us by phone

If you have any queries in relation to any of the topics discussed in this newsletter, you may contact us free of charge from anywhere in the country at the following 'FREEPHONE' number:

1800 201 235

**This number will be available for a period of two weeks following the publication of this newsletter.**

If you need to contact us for any reason, our telephone number is

071 48385 or 01 704 3385.

Alternatively, you may phone us at Tel: 01 874 8444 ext. 8385.

For enquiries about the Free Schemes, please contact us at

01 704 3371 or 071 48371.

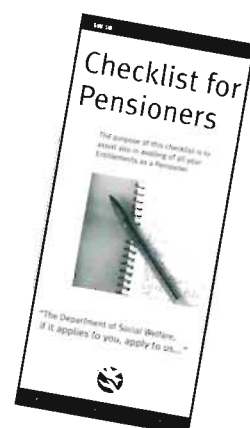
Our office in Sligo handles over 21,000 telephone calls per week (11,000 incoming and 10,000 outgoing). The telephone calls of customers who dial our Dublin telephone number (01 874 8444) are transferred from Dublin to Sligo at no extra cost.

Next year, we will introduce LoCall, which means that you will be able to contact us from anywhere in the country at local call rates.

## Appendix 1

### List of Social Welfare Information Leaflets and Booklets

SW 10	Checklist for Pensioners
SW 16	Old Age Non-Contributory Pension
SW 17	National Fuel Scheme
SW 17a	Smokeless Fuel Allowance
SW 18	Retirement and Old Age Contributory Pension
SW 19	Rates of Payment
SW 25	Widow's/Widower's Contributory Pension
SW 26	Widow's/Widower's Non-Contributory Pension
SW 39	Free Electricity/Gas Allowance and TV Licence
SW 40	Free Travel
SW 41	Carer's Allowance
SW 45	Free Telephone Rental Allowance
SW 47	Bereavement Grant
SW 54	Supplementary Welfare Allowance
SW 60	Pensioners & Savings
SW 85	Supports for Voluntary and Community Groups
SW 85a	Scheme of Community Support for Older People
SW 99	Social Welfare & the euro



We publish a wide range of booklets and information leaflets on social welfare entitlements



## Appendix 2

### List of Social Welfare Information Centres

#### Carlow

Carlow - Kennedy Avenue	0503 - 31640
Muine Bheag - Regent Street	0503 - 22940
Tullow - Abbey Street	0503 - 51480

#### Cavan

Cavan- Dublin Road	049 - 31909
Belturbet - Main Street	049 - 22119

#### Clare

Ennis - Kilrush Road	065 - 6829899
Ennistymon - Parliament Street	065 - 7071117
Kilrush - Vandeleur Street	065 - 9080034
Tulla - Main Street	065 - 6835109

#### Cork

Cork - Hanover Street	021 - 270055
Bantry - 7 Main Street	027 - 50002
- Main Street	027 - 50362
Cobh - Atlantic Quay	021 - 811377
Mallow - 72 Rear Main Street	022 - 43500
Bandon - 13 North Main Street	023 - 41634
Clonakilty - 6 Rossa Street	023 - 33210
Dunmanway - Church Street	023 - 45250
Fermoy - 4 McCurtain Street	025 - 31007
Kinsale - Market Lane	021 - 772555
Macroom - 19 Barrett Place	026 - 41063
Mallow - 72 Rear Main Street	022 - 21818
Middleton - Enterprise Park, Dwyer's Road	021 - 631284
New Market - New Street	029 - 60117
Passage West, Strand Street	021 - 841329
Skibbereen - Mardyke Street	028 - 21609
Youghal - Store Street	024 - 92620

#### Donegal

Buncrana - Castle Avenue	077 - 61788
Donegal Town - Bridge Street	073 - 40070
- Shopping Centre	073 - 40050
Dunfanaghy - Main Street	074 - 36153
Dungloe - Quay Road	075 - 21076
Letterkenny - Kilmacrennan Road	074 - 25566
Ballybofey - Garvan Court	074 - 31160
Ballyshannon - East Port	072 - 51381
Killybegs - Bridge Street	073 - 31090

## Dublin

North Cumberland Street , D1	01 - 8742583
Gardiner Street, D1	01 - 8746501
Apollo House, Tara Street, D2	01 - 6792388
Thomas Street, D8	01 - 6717577
Victoria Street, D8	01 - 4543405
Werburgh Street, D8	01 - 4070530
Ballyfermot - Rossmore Avenue	01 - 6231555
Ballymun - Ballymun Shopping Centre	01 - 8427433
Clondalkin - Convent Road	01 - 4571701
Dun Laoghaire - Cumberland Street	01 - 2800288
Finglas - Mellowes Road	01 - 8640480
Kilbarrack - Greendale Shopping Centre	01 - 8326333
Navan Road, D7	01 - 8380000
Rathfarnham - Nutgrove Shopping Centre	01 - 4935266
Tallaght - The Square	01 - 4527019
Balbriggan - Railway Street	01 - 8412251

## Galway

Galway - St. Augustine Street	091 - 566191
Clifden - Galway Road	095 - 21025
Ballinasloe - Society Street	0905 - 42470
Gort - Loughrea Road	091 - 631279
Loughrea - King Street	091 - 841530
Tuam - Church View	093 - 70940

## Kerry

Caherciveen, St. Brendan's Tce	066 - 72098
Listowel - The Square	068 - 21677
Tralee - Godfrey Place	066 - 21088
Killarney - Beech Road	064 - 31658
Kenmare - Bridge Street	064 - 41308
Dingle - Goat Street	066 - 9151153
Killarney - St Anthony's Place	064 - 32117
Killorglin - The Square	066 - 9761227

## Kildare

Newbridge - Eyre Street	045 - 446300
Athy - Leinster Street	0507 - 40250
Kildare - Courthouse	045 - 527400
Maynooth - Town Centre Mall	01 - 6286042

## Kilkenny

Kilkenny - Government Offices, Hebron Road	056 - 63086
Thomastown - Logan Street	056 - 24149

## Laois

Portarlinton - Main Street	0502 - 21626
Portlaoise - 3 Railway Street	0502 - 78010
Rathdowney - Main Street	0505 - 46227

## Leitrim

Carrick-on-Shannon - Leitrim Road	076 - 20026
Manorhamilton - Sligo Road	072 - 20030

## Limerick

Limerick City, Dominick Street	061 - 414799
Newcastlewest - Gortboy	069 - 20100
Kilmallock - Charleville Road	063 - 20900

## Longford

Longford - Ballinalee Road	043 - 45211
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## Louth

Drogheda - Custom House Quay	041 - 71130
Dundalk - Wilton House, Stapleton Place	042 - 55530
Ardee - Moore Hall	041 - 6853478

## Meath

Navan - Trimgate Street	046 - 21897
Ceannanas Mór - Lower Carrick Street	046 - 40293
Trim - Haggard Street	046 - 31466

## Mayo

Achill - Achill Sound	098 - 45050
Ballina - Bohernasup	096 - 21377
Belmullet - America Street	097 - 81029
Castlebar - New Antrim Street	094 - 34280
Westport - Prospect Avenue	098 - 50930
Ballinrobe - Cornmarket	092 - 20070
Claremorris - Ballyhaunis Road	094 - 72500
Swinford - Dublin Road	094 - 52880

## Offaly

Tullamore - Govt. Bldgs. Clonminch Rd	0506 - 22623
Birr - Castle Street	0509 - 69040

Edenderry - 86 JKL Street  
Tullamore - Cormac Street

0405 - 31065  
0506 - 25100

### **Roscommon**

Boyle - Courthouse  
Castlerea - St Patrick's Street  
Roscommon - Abbey Street

079 - 62185  
0907 - 25070  
0903 - 30930

### **Sligo**

Sligo - Cranmore Road  
Sligo - Public Office, College Road  
Tubbercurry - The Square

071 - 69800  
071 - 69800  
071 - 20040

### **Tipperary**

Clonmel - Harbour House, New Quay  
Thurles - Stradavoher  
Cahir - Market Yard  
Carrick-on-Suir - 55 New Street  
Cashel - Bohermore  
Nenagh - Church View  
Tipperary - 8 Church Street  
Roscrea - Limerick Street

052 - 25277  
0504 - 22522  
052 - 45200  
051 - 640406  
062 - 64220  
067 - 50902  
062 - 80068  
0505 - 21734

### **Waterford**

Waterford - Cork Road  
Dungarvan - 3 Friary Street

051 - 874177  
058 - 42270

### **Westmeath**

Athlone - Barrack Street  
Mullingar - Blackhall Street

0902 - 21610  
044 - 48320

### **Wexford**

Wexford - Anne Street  
Enniscorthy - Mernagh Street  
Gorey - Thomas Street  
New Ross - Cross Street

053 - 23233  
054 - 42900  
055 - 21188  
051 - 421693

### **Wicklow**

Arklow - Castle Park  
Bray - The Esplanade  
Wicklow - Fitzwilliam Road

0402 - 32214  
01 - 2868288  
0404 - 20440



## Appendix 3

### WIDOW(ER)'S NON-CONTRIBUTORY PENSION RATES OF PAYMENT

MEANS ASSESSABLE	HOW MUCH WILL I GET IF <u>UNDER 66</u>	HOW MUCH WILL I GET IF <u>OVER 66</u>
0 -- 6	£73.50	£78.50
6 -- 8	£71.50	£76.50
8 -- 10	£69.50	£74.50
10 -- 12	£67.50	£72.50
12 -- 14	£65.50	£70.50
14 -- 16	£63.50	£68.50
16 -- 18	£61.50	£66.50
18 -- 20	£59.50	£64.50
20 -- 22	£57.50	£62.50
22 -- 24	£55.50	£60.50
24 -- 26	£53.50	£58.50
26 -- 28	£51.50	£56.50
28 -- 30	£49.50	£54.50
30 -- 32	£47.50	£52.50
32 -- 34	£45.50	£50.50
34 -- 36	£43.50	£48.50
36 -- 38	£41.50	£46.50
38 -- 40	£39.50	£44.50
40 -- 42	£37.50	£42.50
42 -- 44	£35.50	£40.50
44 -- 46	£33.50	£38.50
46 -- 48	£31.50	£36.50
48 -- 50	£29.50	£34.50
50 -- 52	£27.50	£32.50
52 -- 54	£25.50	£30.50
54 -- 56	£23.50	£28.50
58 -- 60	£19.50	£24.50
60 -- 62	£17.50	£22.50
62 -- 64	£15.50	£20.50
64 -- 66	£13.50	£18.50
66 -- 68	£11.50	£16.50
68 -- 70	£ 9.50	£14.50
70 -- 72	£ 7.50	£12.50
72 -- 74	£ 5.50	£10.50
74 -- 76	£ 3.50	£ 8.50
76 -- 78	NIL	£ 6.50
78 -- 80	NIL	£ 4.50
80 -- 82	NIL	£ 2.50

## Appendix 4

### Savings and Investments

#### WIDOW(ER)'S NON-CONTRIBUTORY PENSION

HOW MUCH CAPITAL CAN I HAVE	WHAT MEANS WILL BE ASSESSED	HOW MUCH WILL I GET IF UNDER 66	HOW MUCH WILL I GET IF OVER 66
£6,160	£0 — £6	£73.50	£78.50
£7,546	£6 — £8	£71.50	£76.50
£8,933	£8 — £10	£69.50	£74.50
£10,320	£10 - £12	£67.50	£72.50
£11,706	£12 - £14	£65.50	£70.50
£13,093	£14 - £16	£63.50	£68.50
£14,480	£16 - £18	£61.50	£66.50
£15,866	£18 - £20	£59.50	£64.50
£17,253	£20 - £22	£57.50	£62.50
£18,640	£22 - £24	£55.50	£60.50
£20,028	£24 - £26	£53.50	£58.50
£21,413	£26 - £28	£51.50	£56.50
£22,400	£28 - £30	£49.50	£54.50
£23,093	£30 - £32	£47.50	£52.50
£23,786	£32 - £34	£45.50	£50.50
£24,480	£34 - £36	£43.50	£48.50
£25,173	£36 - £38	£41.50	£46.50
£25,866	£38 - £40	£39.50	£44.50
£26,560	£40 - £42	£37.50	£42.50
£27,253	£42 - £44	£35.50	£40.50
£27,946	£44 - £46	£33.50	£38.50
£28,640	£46 - £48	£31.50	£36.50
£29,933	£48 - £50	£29.50	£34.50
£30,026	£50 - £52	£27.50	£32.50
£30,720	£52 - £54	£25.50	£30.50
£31,413	£54 - £56	£23.50	£28.50
£32,106	£56 - £58	£21.50	£26.50
£32,800	£58 - £60	£19.50	£24.50
£33,493	£60 - £62	£17.50	£22.50
£34,186	£62 - £64	£15.50	£20.50
£34,880	£64 - £66	£13.50	£18.50
£35,573	£66 - £68	£11.50	£16.50
£36,266	£68 - £70	£ 9.50	£14.50
£36,960	£70 - £72	£ 7.50	£12.50
£37,654	£72 - £74	£ 5.50	£10.50
£38,348	£74 - £76	£ 3.50	£ 8.50
£39,042	£76 - £78	NIL	£ 6.50
£39,735	£78 - £80	NIL	£ 4.50
£40,428	£80 - £82	NIL	£ 2.50

